

Chapter 9

ALTERNATIVES TO A NURSING HOME



Many community services can help you live independently in your own home or apartment.

Sometimes you can avoid a nursing home altogether. Many community services can help you live independently in your own home or apartment.

To find out how you can obtain medical and nursing care in your home, call the Area Agency on Aging nearest you (see Chapter 10 for telephone numbers). At these one stop centers for free information about services and benefits for senior citizens, people will listen to your problems and refer you to helpful local service providers.

If you contact a local provider, be sure to ask if you will have to pay for its service. Charges vary. Some services are free; some are covered by Medical Assistance, Medicare, or other government funds; and for some you may have to pay the full fee.

Services Available at Home

Depending on where you live in Maryland, the following services may be available in your area:

♦ In-Home Aide Services provide personal care, assistance with chores and meal preparation, and transportation to the pharmacy, doctor, or shopping center.

♦ Senior Coordinated Community Care assists frail elderly people with daily living activities at home such as bathing, dressing, light housekeeping, and preparing meals. Evaluation of a person's needs and a "case manager" to help the person obtain services to meet those needs are also provided.

♦ Adult Day Care helps elderly people (and their caregivers) by providing a safe place for them during the day with supervised activities. In most counties, these centers are able to meet the special needs of Alzheimer's patients.

♦ Telephone Reassurance provides daily telephone contact for people who live alone and worry about their safety or health.

♦ Prescription Drug Deliveries to your home can be arranged with many pharmacies.

♦ Meals on Wheels delivers one or two meals every weekday (including holidays) to anyone who is housebound and cannot shop or cook. There is a weekly cost for 10 delivered meals, but no one is turned away for lack of funds. You can apply for Meals on Wheels by telephone. Meals are planned by a dietitian with the help of a menu committee (kosher food is available).

Volunteers bring a hot lunch ready to eat and a cooked supper that can be refrigerated.

♦ Local Nutrition Programs provide free hot lunches to senior citizens Monday through Friday at hundreds of locations in Maryland. While the meals are free, you are asked to make a donation if you can. After lunch, social activities are provided.

♦ Respite Care Program provides funding for caregivers of functionally disabled adults to purchase respite care. Respite care workers can temporarily relieve stressed family caregivers by staying with a disabled relative for a period of time.

Home Health Care

If you need medical or nursing care, you may receive it in your own home or apartment. Home health care may be appropriate for people recovering from surgery, heart attacks, accidents, and cancer, as well as for people who are frail, have mental disabilities, need kidney dialysis, or are terminally ill. Home health care services range from short-term, round-the-clock nursing care to weekly physical therapy.

You may order and pay for home health care yourself or your doctor can order it, in which case Medicare will pay for it if you meet the guidelines outlined below.

1. You are house-bound or only able to leave your home occasionally with assistance;

2. You are living in a home or apartment (not in a facility that provides nursing services);

3. The care has been ordered by a doctor and you receive home health services under an approved plan of care; and

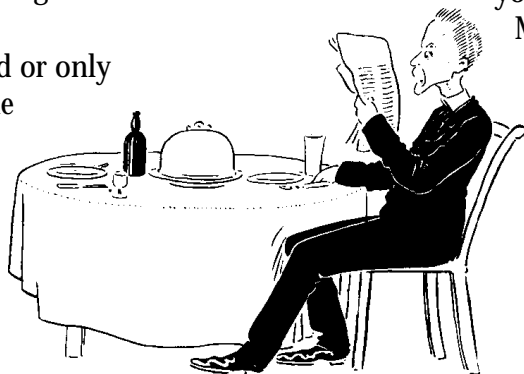
4. The care includes intermittent skilled nursing care, physical therapy, or speech therapy.

A big problem with home health care is that most agencies send different aides and nurses to you from one day to the next. As a result, you can never predict who will appear on your doorstep. If that becomes a problem or if no one shows up at all, you should discuss that problems with the agency; you may need to change agencies.

If you have private health insurance, ask the insurance agent if your policy covers home health care. Even if a home health agency advertises that it will accept insurance, this does not mean that *your* insurance company will necessarily cover that particular agency or the particular service you need.

Virtually all health maintenance organizations (HMO's) cover some home health care services and so do most Medigap insurance policies. But keep in mind that if you need help only with bathing, dressing, cooking, cleaning and other personal services, neither

your insurance nor Medicare will cover these services. You will have to pay for them yourself.



☞ *Consumer Tip:*
A list of home health agencies in Maryland is available from the Office of Health Care Quality, Spring Grove Hospital Center, Bland Building, 55 Wade Avenue, Catonsville, MD (410) 402-8000

☞ *Consumer Tip:* Not all retirement communities are “continuing care” communities. If they are not, they are not regulated by the state.

Housing Options

If you do not wish to live alone or cannot afford to, the following options may interest you:

- ♦ Shared Housing is offered by home owners who are willing to share their house with others.
- ♦ Group Houses provide independent, private living in a house shared by several senior citizens who split the cost of rent, utilities, and meals.
- ♦ Assisted Living programs provide housing and supportive services, supervision, personalized assistance, and health-related services for people who are not able to perform the activities of daily living by themselves. The term “assisted living” also includes living arrangements called senior assisted housing, adult foster care, and care. If you are considering an assisted living facility, check to see if it is licensed with the state. Also, you should clearly understand what services the facility does and does not provide. You may want to seek legal advice about the admissions contract.

Medical Assistance *does not* pay for this type of care.

Continuing Care Retirement Communities

Some retirement communities offer a range of housing and health care services all in one place, from independent living in an apartment or cottage to 24-hour care in a nursing home on the premises.

Under Maryland law, Continuing Care Retirement Communities (CCRCs) are those facilities that require you to sign a contract for more than a year (often for life) and to pay an entrance fee. The written contract, called a continuing care agreement, may require you to transfer your assets or to pay monthly fees in addition to the entrance fee. In exchange, the continuing care community provides a secure and protected place to live, as well as health-related services.

But the cost is substantial. The initial entrance fee may range from \$20,000 to \$500,000, and the monthly fee may run \$2,500 or more. You should understand that the housing unit is owned by the Continuing Care Retirement Community, not by you.

Because large sums of money and your health are involved, the Maryland Office on Aging regulates continuing care communities to some extent. However, the State does not set fee limits or increases, and it does not endorse or guarantee any retirement community. Therefore, it's up to you to investigate these communities carefully. When you enter a Continuing Care Retirement Community, you will be asked to sign a binding long-term contract. Since your investment carries some risk (if the community goes bankrupt, you could lose your money), you should consult an accountant or lawyer before you sign anything.

HOSPICE CARE

Hospice care is often the best nursing care option for people who have a terminal illness. Hospice care involves a team approach: doctors, nurses, social workers, pastoral counselors, therapists, home health aides and volunteers provide physical, emotional, and spiritual support to terminally ill patients and their families.

Hospice care may cost less than a nursing home and it may be covered by Medicare. It can be provided in your own home or



at a hospice facility approved by Medicare or in some nursing homes. Each hospice program has its own guidelines, but all are regulated by the state.

Most hospice programs require you and your family to acknowledge in writing that you are dying. Your family's involvement may be required in order for you to be accepted into the program. Hospice care does not stop with death, however. Families are offered bereavement counseling for up to a year.

Ask such questions as:

- ♦ What health care is provided?
- ♦ Will I have to pay an extra charge if I am admitted to a nursing home?
- ♦ Will my entrance fee be refunded if I leave or when I die?
- ♦ What if I don't like the living arrangements after I move in?
- ♦ Must I move to a smaller unit if my spouse dies?

You may obtain a list of continuing care retirement communities from the Maryland State Office on Aging.

Consumer Tip:

To find out more about alternatives to nursing homes, contact your local Senior Information and Assistance Office through your local Area Agency on Aging, listed in Chapter 10.

This is chapter 9 of "Nursing Homes: What You Need to Know," a publication of the Maryland Attorney General's Office. Revised 1998, updated May, 2000.